

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Marjorie Anne Nicholson
Debtor

Case No. 20-03472-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 28, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2021:

Recip ID	Recipient Name and Address
db	+ Marjorie Anne Nicholson, 448 Prince Street, Littlestown, PA 17340-1212
5378159	+ AMANDA CORBETT, 63 MOUNT ZION ROAD, YORK, PA 17402-2602
5386834	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5378162	+ JOHN REICHART, C/O CRAIG A. DIEHL, ESQUIRE, 3464 TRINDLE ROAD, CAMP HILL, PA 17011-4436
5378154	+ LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5388064	+ M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5378153	+ MAJORIE ANNE NICHOLSON, 448 PRINCE STREET, LITTLESTOWN, PA 17340-1212
5378156	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5378166	+ POCA VALLEY BANK, POB 56, WALTON, WV 25286-0056
5378155	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5378167	+ SHAWN GARISON, C/O AMANDA CORBETT, 63 MOUNT ZION ROAD, YORK, PA 17402-2602
5378168	+ WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, 1100 CORPORATE CENTER DRIVE, RALEIGH, NC 27607-5066
5380101	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Oct 28 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5378160	EDI: BANKAMER.COM	Oct 28 2021 22:43:00	BANK OF AMERICA. ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
5378161	+ EDI: WFNNB.COM	Oct 28 2021 22:43:00	COMENITY BANK/BLAIR, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
5378157	EDI: IRS.COM	Oct 28 2021 22:43:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5378163	EDI: RMSC.COM	Oct 28 2021 22:43:00	LOWE'S, PO BOX 530914, ATLANTA, GA 30353-0914
5381202	Email/PDF: resurgentbknofications@resurgent.com	Oct 28 2021 18:37:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5378164	Email/Text: camanagement@mtb.com	Oct 28 2021 18:36:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5378165	Email/Text: camanagement@mtb.com	Oct 28 2021 18:36:00	M & T BANK, PO BOX 900, MILLSBORO, DE 19966
5378516	+ EDI: RMSC.COM	Oct 28 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5378158	+ Email/Text: kcm@yatb.com	Oct 28 2021 18:36:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
Adam Ennis	on behalf of Creditor The Poca Valley Bank adam.ennis@steptoe-johnson.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Lawrence V. Young	on behalf of Debtor 1 Marjorie Anne Nicholson lyoung@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Marjorie Anne Nicholson
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-03472-HWV

Social Security number or ITIN xxx-xx-1258
EIN --

Social Security number or ITIN --
EIN --

Order of Discharge

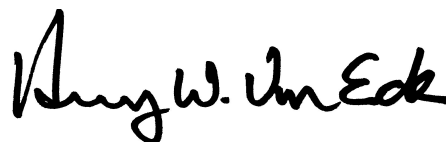
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marjorie Anne Nicholson

10/28/21

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: KarenDavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.